



Order Filed on November 20, 2024
by Clerk
U.S. Bankruptcy Court
District of New Jersey

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| UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY |
| Marie-Ann Greenberg, MAG-1284 Marie-Ann Greenberg, Standing Trustee 30 TWO BRIDGES ROAD SUITE 330 FAIRFIELD, NJ 07004-1550 973-227-2840 Chapter 13 Standing Trustee |
| IN RE: LAUREN M MCNAUGHT |


Case No.: 23-16204 RG

Hearing Date: 11/20/2024

INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT

The relief set forth on the following page, numbered two (2), is hereby **ORDERED**.

DATED: November 20, 2024



Honorable Rosemary Gambardella
United States Bankruptcy Judge

Case No.: 23-16204

Caption of Order: INTERIM ORDER ON TRUSTEE'S CERTIFICATION OF DEFAULT

THIS MATTER having come before the Court on 11/20/2024 on notice to SCOTT D. SHERMAN

ESQ, and to the Debtor(s) herein, and good sufficient cause having been shown, it is:

- ORDERED, that the Debtor(s) are to pay \$400.00 which must be received and posted by the Trustee's office by 11/27/2024 or the case will be dismissed upon the Trustee submitting a dismissal order without any further hearings or notice to Debtor(s) and Debtor's Attorney; and it is further
- ORDERED, that if the Debtor(s) comply with the above, the Trustee's Certification of Default will be adjourned to 12/4/2024 at 10:00 am.

In re:
Lauren M McNaught
Debtor

Case No. 23-16204-RG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Nov 21, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

| Symbol | Definition |
|--------|--|
| + | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP. |

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 23, 2024:

| Recip ID | Recipient Name and Address |
|----------|--|
| db | + Lauren M McNaught, 84 Circle Drive, Oak Ridge, NJ 07438-9015 |

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Nov 23, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 21, 2024 at the address(es) listed below:

| Name | Email Address |
|---------------------|--|
| Denise E. Carlon | on behalf of Creditor CrossCountry Mortgage LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com |
| Laura M. Egerman | on behalf of Creditor CrossCountry Mortgage LLC laura.egerman@mccalla.com, mccallaecf@ecf.courtdrive.com |
| Marie-Ann Greenberg | magecf@magtrustee.com |
| Regina Cohen | on behalf of Creditor Financial Services Vehicle Trust rcohen@lavin-law.com mmalone@lavin-law.com |
| Robert P. Saltzman | on behalf of Creditor CrossCountry Mortgage LLC dnj@pbslaw.org |
| Scott D. Sherman | on behalf of Debtor Lauren M McNaught ssherman@minionsherman.com |

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U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

William E. Craig

on behalf of Creditor Santander Consumer USA Inc. wcraig@egalawfirm.com
mortoncraige@cf@gmail.com;alapinski@egalawfirm.com

TOTAL: 8